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ASSESSING THE CONTRIBUTION OF ZAKAT TO THE SUSTAINABLE DEVELOPMENT GOALS: EVIDENCE FROM INDONESIA

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ABSTRAK

Indonesia memiliki potensi zakat yang sangat besar yang dapat berfungsi sebagai instrumen efektif dalam pengentasan kemiskinan, pengurangan ketimpangan, serta penyelesaian berbagai persoalan sosial. Tujuan-tujuan tersebut sejalan dengan agenda pembangunan global yang tertuang dalam Sustainable Development Goals (SDGs). Namun demikian, meskipun terdapat keselarasan secara normatif, kontribusi zakat terhadap pencapaian SDGs belum banyak diuraikan secara eksplisit dalam kajian akademik maupun kebijakan. Kesenjangan ini menunjukkan urgensi untuk menelaah zakat tidak hanya sebagai kewajiban keagamaan, tetapi juga sebagai mekanisme pembiayaan pembangunan yang berkelanjutan. Penelitian ini bertujuan untuk menganalisis fungsi dan peran zakat dalam mendukung pencapaian SDGs, dengan fokus utama pada pengentasan kemiskinan dan peningkatan kesejahteraan sosial di Indonesia. Permasalahan utama yang dikaji dalam penelitian ini adalah bagaimana pengelolaan dan pendistribusian zakat dapat diintegrasikan secara sistematis dengan kerangka SDGs serta bagaimana potensi kontribusinya dapat dioptimalkan untuk mendukung prioritas pembangunan nasional. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan metode studi pustaka. Data dikumpulkan melalui telaah komprehensif terhadap artikel jurnal ilmiah, buku, dokumen kebijakan, serta laporan resmi yang berkaitan dengan pengelolaan zakat dan SDGs. Analisis isi digunakan untuk mengidentifikasi tema-tema utama, tren, dan keterkaitan antara program zakat dan target-target SDGs. Temuan penelitian kemudian disintesis secara deskriptif untuk menjelaskan signifikansi strategis zakat dalam pembangunan berkelanjutan. Hasil penelitian menunjukkan bahwa penghimpunan zakat terus meningkat seiring dengan pertumbuhan populasi Muslim global, sehingga menempatkan zakat sebagai sumber pembiayaan pembangunan yang berkelanjutan. Di Indonesia, kontribusi zakat terhadap pencapaian SDGs tercermin dalam berbagai program pendistribusian zakat pada sektor pemberdayaan ekonomi, pendidikan, kesehatan, dakwah, serta sosial kemanusiaan, yang seluruhnya selaras dengan target utama SDGs. Penelitian ini merekomendasikan penguatan sinergi antara pemerintah dan masyarakat dalam pengelolaan zakat guna mengoptimalkan perannya dalam pembangunan nasional serta mendukung pencapaian SDGs.

***Kata Kunci** : Kesenjangan, Kemiskinan, SDGs, Zakat*

ABSTRACT

Indonesia has substantial zakat potential that can serve as an effective instrument for poverty alleviation, inequality reduction, and the resolution of various social problems. These objectives are closely aligned with the global development agenda of the Sustainable Development Goals (SDGs). However, despite this normative alignment, the explicit contribution of zakat to the achievement of the SDGs has not been sufficiently articulated in existing academic and policy-oriented studies. This gap highlights the urgency of examining zakat not only as a religious obligation but also as a sustainable

development financing mechanism. This study aims to analyze the functions and roles of zakat in supporting the realization of the SDGs, with a particular focus on poverty reduction and social welfare improvement in Indonesia. The main research problem addressed in this paper concerns how zakat management and distribution can be systematically linked to the SDGs framework and how its potential contribution can be optimized to support national development priorities. The study employs a qualitative descriptive approach using a literature review method. Data were collected through a comprehensive review of scientific journal articles, books, policy documents, and official reports related to zakat management and the SDGs. Content analysis was applied to identify key themes, trends, and linkages between zakat programs and SDGs targets. The findings were then synthesized descriptively to explain the strategic significance of zakat in sustainable development. The results indicate that zakat collection continues to increase alongside the growth of the global Muslim population, positioning zakat as a sustainable source of development financing. In Indonesia, zakat contributes to the SDGs through distribution programs in economic empowerment, education, health, religious outreach, and humanitarian assistance, all of which correspond to core SDGs targets. This study recommends strengthening synergy between government institutions and society to optimize zakat governance, thereby enhancing its contribution to national development and supporting the achievement of the SDGs.
Keywords: *Inequality; Poverty; SDGs; Zakat*

INTRODUCTION

The achievement of the Sustainable Development Goals (SDGs) is a major global agenda to address various social and economic problems, such as poverty and inequality in a sustainable manner. However, sustainable development programs cannot be realized without a sustainable source of funds. A financing instrument that can be collected sustainably is needed to finance various development programs in the long term. Islam introduces zakat as a mandatory social financial instrument, which requires every Muslim to pay zakat in accordance with the provisions of sharia. Zakat has many positive impacts on society both spiritually and in economic and social aspects. Zakat is considered an economic instrument capable of realizing social justice which leads to welfare and security (Dhar, 2013).

In the context of national development, community welfare is one of the main indicators. In improving welfare, zakat has a strategic role to encourage accelerated development and reduce inequality (Ayuniyyah et al., 2018). This is in accordance with the wisdom of zakat which emphasizes the provision of financial assistance for the needy and poor (Qardhawi, 1991). Even in the Qur'an, the needy and poor are mentioned as the first group entitled to receive zakat. This indicates that the main target of zakat is to save the needy and poor from hunger and poverty. In addition, one of the wisdoms of the stipulation of zakat is that there is a fair circulation of wealth in society. In this regard, the Qur'an explicitly states that zakat is an instrument that regulates property so that it does not circulate and circulate in only a few people. The distribution of wealth in certain circles of society will result in the emergence of economic inequality and social inequality. This has widened the gap between rich and poor. In the context of development, inequality and inequality are the main problems that must be overcome to realize social welfare and national development (Ayyubi & Saputri, 2018).

Currently, the Gini ratio released by BPS as of September 2021 is recorded at 0.381. It is known that this figure has decreased by 0.003 points when compared to the Gini ratio as of March 2021 which reached 0.384, but inequality still exists (BPS, 2022). This figure shows that there is still an accumulation of wealth in some groups of people. In addition, this figure also indicates that there is still a turnover of assets that only occurs in a handful of community groups. So that access to the economy is not owned by every individual in society. This is a form of inequality and economic inequality that occurs in society.

In recent years, the phenomenon of increasing zakat collection in Indonesia has attracted significant attention from policymakers and scholars. Reports from zakat management institutions indicate a consistent growth in zakat funds collected annually, reflecting rising public awareness and institutional capacity in zakat governance (Putriani et al., 2020). However, this positive trend has not been fully matched by a systematic integration of zakat programs with national and global development frameworks, particularly the SDGs. As a result, despite its growing potential, zakat is often perceived merely as a charitable instrument rather than as a strategic component of sustainable development financing (Suharto & Fasa, 2017). This phenomenon raises a critical question regarding how zakat, as a mandatory Islamic social finance instrument, can be positioned more effectively to address persistent development challenges such as poverty and inequality within the SDGs agenda.

As one of the Islamic social finance instruments, zakat has a strategic and very decisive position in overcoming the economic gap. Moreover, zakat is one of the pillars of Islam, so its implementation has binding and "coercive" power (Qardhawi, 1991). With the characteristics possessed, zakat will be collected to the maximum and can also be collected in large quantities. Due to the large amount, zakat management needs to be carried out professionally. That way, through professional zakat management carried out by amil, zakat is expected to contribute more significantly in overcoming the problem of poverty and economic inequality. These two things are also the targets of the sustainable development program (Sa'adah, 2021).

At present, the issue of sustainable development has become a concern of the world community. Several countries have launched a joint program to realize sustainable development called the Sustainable Development Goals (SDGs). These SDGs are the hopes and aspirations of the world to eradicate poverty, protect the environment and planet earth, and ensure that everyone in the world can enjoy peace and prosperity. These goals cover issues of climate change, economic inequality, innovation, sustainable consumption, justice and peace, and other issues (UNDP, 2019). One of the challenges in realizing the SDGs is limited funds. In general, the budget for funding related to development programs comes from the government, official aid, or loans from multinational financial institutions. But unfortunately, all these funding sources are considered insufficient to realize the SDGs. For this reason, it is necessary to develop other funding sources from partnerships with the private sector, the religious sector, or other sectors (Asmalia et al., 2018).

The lack of funds to finance sustainable development is certainly very understandable. This is because the targeted development is sustainable, and does not stop at a certain period, but continues from one day to the next, from one period to the next (Khan, 2019). So that the welfare of the community, which is one of the targets of the development, takes place continuously and does not stop at one time. For this reason, funding sources are needed that can support the program which is also sustainable. Because these funding sources will be used to finance sustainable programs. Sources of funding that involve the government sector, the private sector, to the social or religious sector (Rohim & Yetty, 2025).

As an instrument of Islamic social finance, zakat has a role in realizing development. As part of Islamic sharia, zakat has goals and objectives which are also the objectives of sharia, known as *maqashid sharia*. These objectives include the protection of religion, protection of life, protection of reason, protection of offspring, and protection of property. By being oriented towards the realization of maqashid sharia, the implementation of zakat which guarantees these five elements will be able to create a prosperous society. The welfare of the community that is built will be the main factor in realizing development (Rohim & Yetty, 2025).

If viewed carefully, the five elements of objectives summarized in maqashid sharia have similarities with the goals summarized in the SDGs. Where the purpose of protecting the soul is manifested by the absence of hunger, good health, and adequate health and living facilities. Likewises with the purpose of intellectual protection or education guarantees, protection of offspring, to protection of property. All of these goals are in line with the goals in the SDGs. Therefore, efforts to implement Islamic law such as zakat, with an orientation to maqashid sharia is an implementation of efforts to realize the SDGs (Saniff et al., 2020).

Previous studies have consistently emphasized the strategic role of zakat as an Islamic social finance instrument in addressing structural socio-economic problems, particularly poverty and inequality. Saniff et al. (2020) highlight that the objectives of zakat, when viewed through the maqashid sharia framework, are closely aligned with the core targets of the Sustainable Development Goals (SDGs), especially those related to poverty eradication, social justice, and inclusive development. This alignment positions zakat not merely as a religious obligation, but also as a development-oriented mechanism capable of contributing to sustainable socio-economic transformation (Saniff et al., 2020).

Empirical evidence from various studies further supports this argument. Fikriyah and Ridlwan (2018) demonstrate that zakat distribution programs, particularly those oriented toward productive economic activities, have a measurable impact on improving beneficiaries' income levels and reducing income disparities (Fikriyah & Ridlwan, 2018). Similarly, Ayyubi and Saputri (2018) find that effective zakat management contributes significantly to narrowing income inequality by facilitating a more equitable redistribution of wealth. Their findings suggest that zakat functions as a redistributive instrument that mitigates excessive wealth concentration within certain social groups (Ayyubi & Saputri, 2018).

In addition, Khasandy and Badrudin (2019) reveal that zakat plays a crucial role in poverty alleviation by strengthening the economic resilience of mustahiq through empowerment-based programs, rather than short-term consumptive assistance (Khasandy & Badrudin, 2019b). Ayuniyyah et al. (2018) further argue that institutionalized zakat management enhances the sustainability and effectiveness of poverty reduction efforts, particularly when zakat programs are integrated with broader development initiatives. Collectively, these studies underscore that persistent poverty and inequality remain fundamental barriers to development, as their dominance undermines social cohesion and economic inclusivity. Consequently, as long as these issues remain unresolved, the realization of sustainable development will continue to face significant challenges (Ayuniyyah et al., 2018). The growing body of literature therefore reinforces the urgency of positioning zakat as a strategic development instrument in addressing inequality and poverty within the broader sustainable development agenda.

Through these studies, zakat is considered to be an alternative solution in tackling inequality and alleviating poverty. Even research conducted by Ibrahim et.al (2020) shows that zakat is able to carry out the functions and mechanisms of equitable transfer of funds so that it can reduce income inequality and can improve people's welfare (Ibrahim et al., 2020). For this reason, it is necessary to sharpen the concept of zakat with its characteristics as mandatory worship and its role in alleviating poverty as an effort to realize sustainable national development. So that the prosperity created, will be able to be realized today and the following days.

Zakat as part of the Islamic financial system will help develop religious activities and improve people's living standards (Pitchay et al., 2018). Based on this phenomenon, this study aims to analyze the role and significance of zakat as an instrument for supporting the achievement of the Sustainable Development Goals in Indonesia. Specifically, this research seeks to (1) examine the conceptual alignment between zakat objectives and the SDGs framework, (2) identify the contribution of zakat distribution programs to poverty alleviation and social welfare improvement, and (3) elaborate the strategic role of zakat management in strengthening sustainable development efforts. By addressing these objectives, this study is expected to provide a clearer understanding of the urgency and relevance of zakat within the context of sustainable development, as well as to offer insights for policymakers and zakat institutions in optimizing zakat governance to support national development priorities and the achievement of the SDGs.

METHOD

This study employs a qualitative descriptive approach using a literature review method supported by content analysis. The research was conducted through a structured and sequential process consisting of several interrelated stages. The first stage involved the systematic identification and collection of relevant scientific sources, including peer-reviewed journal articles, academic books, policy documents, and official reports related to national zakat management and the Sustainable Development Goals (SDGs). The second stage focused on screening and selecting the collected literature by assessing its relevance, credibility, and alignment with the research objectives. In the third stage, the selected sources were organized and analyzed using content analysis to examine key concepts, regulatory frameworks, and empirical evidence concerning zakat managemen t and its contribution to the SDGs. The final stage consisted of descriptive qualitative analysis and synthesis, in which the extracted findings were integrated to interpret the significance and strategic role of zakat management in supporting the achievement of the SDGs.

RESULTS AND DISCUSSION

Prospects for the Development of National Zakat

A British charity, the Charities Aid Foundation (CAF) released the level of generosity of countries in the world in the World Giving Index. In the 2018 report, it was stated that Indonesia was ranked first as the most generous country. Following below, Australia is in second place, and New Zealand is in third. The index shows Indonesia as the country with the highest donation activities, which reached 78 percent, and the volunteer factor which reached 53 percent. Overall, Indonesia won 59 percent. This percentage is the highest score compared to more than 140 other countries (Charities Aid Foundation, 2018). Continuing in 2019, CAF named Indonesia as the top ten countries with the highest generosity in the world in the last ten years (Charities Aid Foundation, 2019). Even in 2020, Indonesia still holds the title with an achievement score of 69 percent (Charities Aid Foundation, 2020).

This level of generosity is something to be proud of. Considering that Indonesia is a country with the largest Muslim population in the world. The American Institute of Studies, Pew Research Center noted that the total Muslim population in the world in 2015 reached more than 1.1 billion people. Meanwhile, Indonesia's Muslim population reaches 12.6 percent of the world's total Muslim population, or more than 219 million people (Diamant, 2019; Lipka, 2017). This figure makes Indonesia the first country with the largest Muslim population. This number will of course also continue to grow, in line with the growth of Indonesia's population as a whole.

The tendency towards Islamic philanthropy behavior in Indonesia is growing at the turn of the 21st century. This is indicated by the emergence of various local and foreign foundations engaged in philanthropy. This phenomenon seems to show that the enthusiasm of the Indonesian people to donate will not fade in the near future (Fauzia, 2017). That is, the spirit to carry out acts of generosity such as zakat, has the potential to last for a fairly long period of time and even tends to increase.

The number of Muslim populations is very large, will make the potential for zakat collected is also quite large. Baznas stated that the potential for national zakat in 2020 will reach IDR327.6 trillion (Pusat Kajian Strategis Baznas, 2021a). However, although the potential for zakat reaches more than IDR300 trillion, the realization of zakat collection has not yet reached its potential. Baznas predicts that the realization of zakat collection in 2020 will only reach IDR12 trillion (Pusat Kajian Strategis Baznas, 2021b). Reflecting on the increasing growth of Indonesia's Muslim population, it is predicted that the potential for zakat will continue to increase every year.

The realization of a large zakat collection will certainly have an impact on increasing the number of beneficiaries of the zakat. This will have a positive impact on poverty alleviation programs, elimination of inequality, and improvement of community welfare. With the realization of a large amount of zakat collection, the positive impact felt by the community from zakat will be wider.

Zakat and Poverty

Poverty is a condition that must be avoided. Besides poverty is a social and economic problem, poverty is also a disaster that must be avoided. Even the Messenger of Allah. has taught Muslims to always pray to Allah swt. asking for protection from poverty. On the other hand, he also taught humans to pray for prosperity and live in sufficiency (Qardhawi, 2011).

Efforts to eradicate poverty are not easy. Various integrated and coordinated efforts and actions are needed with good planning and monitoring, which are outlined in the regulations and rules that support these programs and efforts. Both the government and the community need to work together to solve this poverty problem (Fikriyah & Ridlwan, 2018). Because poverty is a complex issue that must be handled in an integrated and comprehensive manner by involving various other financial instruments and the roles of various stakeholders (Masyita, 2018).

Poverty is a big and major problem for a country. Even half of the world's poverty rate is in the Muslim community. The increase in the poverty rate in the Muslim community and population will certainly be an obstacle to economic growth if there are no efforts to control and eradicate poverty (Chakrabarty, 2015). Qardhawi (2011) explains that Islam rejects the opinion that poverty can be eliminated by giving voluntarily. However, allowing the poor to be at the mercy of those who give, is like abandoning the poor themselves. For that, we need a binding instrument, which requires the rich to give part of their wealth to the poor. Islam introduces the instrument of zakat as a solution to this problem (Qardhawi, 2011).

Zakat is a mechanism for distributing wealth that is taught in Islamic law. Through the zakat mechanism, someone who has an income that exceeds the minimum standard of zakat (*nisab*) will share and give part of his wealth to those who have a deficiency. This is in line with the mandate of the 1945 Constitution which is also in line with government programs related to the equitable distribution of income (Fikriyah & Ridlwan, 2018).

The development of the potential of zakat in Indonesia has high hopes for various existing social problems. A large amount of zakat collected will be able to encourage the success of efforts to alleviate poverty. That way, zakat that is distributed on a large scale will be able to reduce and even eliminate problems that arise due to poverty. In other words, zakat will be able to strengthen the community economically, and be able to improve their welfare.

The portrait of the poor in Indonesia is illustrated through data released by BPS as indicated by Figure 1. In September 2021, the number of poor people in Indonesia reached 9.71

percent or around 26.50 million people. If classified by region, the number of poor people living in urban areas in September 2021 reached 7.60 percent. Meanwhile, the poor living in rural areas reached 12.53 percent. When compared to the previous period, the number of poor people, both in urban and rural areas, decreased by 0.43 percentage point compared to March 2021 (Badan Pusat Statistik, 2021).

Figure 1. Percentage of Indonesia's Poor Population by Island
Source: Badan Pusat Statistik, 2022

Despite the decline, this condition is still overshadowed by the high level of inequality between the rich and the poor. Because the inequality that occurs with the concentration of political and economic power in certain groups of people can also cause poverty (Majid, 2011). The existence of this inequality shows that the gap between rich and poor is still very wide. The widening gap between the rich and the poor has become a serious threat and problem to the welfare of the Indonesian people now and in the future (Nasar, 2017). This inequality reflects the accumulation of wealth by a certain person or group. So the turnover of the property only occurs in a handful of human groups.

Zakat is a sharia financial instrument that guarantees the circulation of assets. That way, zakat carries out its function as an instrument of redistribution of people's income. Because zakat requires those who have wealth to reach the nisab to give part of their wealth to mustahik. Redistribution based on wealth will make redistribution more effective and consistent. Because wealth fluctuates less than income during the business cycle (Shaikh & Ismail, 2017). On the other hand, it is empirically known that zakat in addition to playing an important role in alleviating poverty, zakat also plays a role in reducing income inequality from mustahik. (Ayuniyyah et al., 2018). Without social financial instruments such as zakat, the allocation of income is only concentrated on short-term consumption, which is based on needs and wants. Even spending on necessities sometimes does not pay attention to long-term needs. This happens because consumption is the main focus in the allocation of income (Amanda et al., 2018).

Sharia has established and regulated the obligation to issue zakat for people who have assets above the minimum limit (*nisab*), and a year has passed, then for them, it is obligatory to pay zakat. This provision illustrates that Islam does not want a Muslim to own property, and to be left without being used for a period of a year. Whether used for shopping or investment.

So that those who let their wealth settle without effort for a year will be subject to a 'penalty' in the form of zakat (Qardhawi, 2011). In addition to emphasizing the process of income redistribution, Islam also regulates the social security system. This implies that the zakat issued and paid by a muzakki is not only limited to giving to the poor. However, on the other hand, Islam teaches caring for others. Caring makes a Muslim another a whole bond, and care for each other. Then the rich will ensure the welfare of the poor. And with the zakat system, there will be no cases of neglected poor people.

The Urgency of Zakat in Development

In general, zakat is distributed to eight groups (asnaf) mustahik that have been determined by sharia. The eight mustahik asnaf include the indigent, the poor, amil, converts, slaves, gharim, people who are in the way of Allah, and ibn sabil. (Qardhawi, 2011). The distribution of zakat tied to these eight asnaf is an absolute stipulation, because it is a provision of sharia contained in the Qur'an.

Amil zakat as the party who manages zakat is also required to distribute zakat only to the eight asnaf. Various OPZs have also formulated various distribution patterns and mechanisms in various forms of distribution and utilization programs. However, the formulation of the various distribution programs cannot be separated from the eight asnaf criteria that have been set by the Qur'an. Table 1. shows the group of people who receive zakat distributed by OPZ in Indonesia based on asnaf mustahik.

Table 1. Allocation of BAZNAS Zakat Distribution based on Asnaf

No	Asnaf	2018		2019	
		Total Funds	**%**	**Total Funds**	**%**
1	The poor	2.459.628.416.537	63,3	4.548.830.039.349	66,3
2	Amil	440.536.648.274	11,34	640.781.521.988	9,3
3	Muallaf	17.061.510.766	0,44	38.366.907.786	0,6
4	Riqob	1.478.837.467	0,04	5.353.091.626	0,1
5	Gharimin	32.875.372.661	0,85	154.776.926.045	2,3
6	Fi sabilillah	896.893.187.209	23,08	1.364.846.701.772	19,9
7	Ibnu sabil	37.156.093.806	0,96	106.304.904.876	1,5
	Total	**3.885.630.066.721**	**100**	**6.859.260.093.444**	**100**

Source: Indonesia Zakat Outlook, 2021

In practice, the distribution of zakat to mustahik is carried out by paying 2.5 percent of individual income and company profits, to meet the needs and improve the welfare of mustahik (Lawal & Imam, 2016). If zakat is paid through amil zakat, it will be distributed in various programs. The program includes a distribution program that is consumptive in nature, as well as a utilization program related to mustahik's productive business. Each zakat institution generally has its own zakat distribution program. It is certainly legal to do so as long as it does not violate sharia provisions related to the distribution of zakat.

Referring to asnaf mustahik who receive zakat in Table 1, it can be seen that the indigent and poor community groups are the priority groups to receive zakat. This is indicated by the number of zakat funds allocated to the poor. Even from these data, more than 50 percent of zakat funds have been distributed to them. This shows that the zakat distribution program to the poor is in line with development targets in an effort to alleviate poverty. This shows the urgency of zakat in supporting development, especially in the poverty alleviation sector.

Therefore, zakat management requires an accountable and professional zakat management program to ensure the right distribution of targets.

In order to improve the quality of national zakat management, contributions from intellectuals, politicians, economists, and policy makers are needed to transform zakat institutions into practical philanthropic movements that will foster a culture of cooperation and social justice. That way, the process of economic growth and people's welfare will increase significantly (Khalifah et al., 2017).

Baznas as the coordinator of the national zakat management distributes zakat in two aspects. First, the distribution of charitable zakat, which covers four fields, including education, health, humanity, and da'wah-advocacy. While the second aspect, namely productive distribution, covers three fields, including economy, education, and health (Pusat Kajian Strategis, 2019). Table 2. describes the allocation of the distribution of national zakat based on the field of zakat distribution.

Table 2. Allocation of Zakat Distribution of Baznas based on Distribution Sectors

No	Sectors	2018		2019	
		Total Funds	**%**	**Total Funds**	**%**
1	Economy	552.166.541.845	10,06	841.159.855.062	13,5
2	Education	1.438.512.064.225	26,2	1.201.622.002.187	19,3
3	Dakwah	1.288.101.574.916	23,46	1.553.693.450.575	25,0
4	Health	462.616.244.461	8,43	325.291.528.224	5,2
5	Social and Humanity	1.749.044.945.469	31,86	2.296.711.735.408	36,9
	Total	**5.490.441.370.915**	**100**	**6.218.478.571.456**	**100**

Source: Indonesia Zakat Outlook, 2021

The data in Table 2 shows the larger portion of zakat distribution in the social and humanitarian sectors. This indicates that the distribution of zakat strongly emphasizes the contribution in handling and solving various social problems that exist in society. This pattern is expected to be a strategic step to create a prosperous society, where welfare is one of the targets and goals for development.

The distribution of zakat is possible to be given to mustahik directly, or through amil zakat. Some of the advantages of distributing zakat through amil, as quoted from Qardhawi, include maintaining good relations between muzakki and mustahik. Distribution made through amil zakat, will also make the distribution of zakat more regular and measurable. So that there will be an even distribution in distribution (Aziz, 2014).

In the distribution of zakat, Baznas as the institution authorized to manage zakat nationally, synergizes and coordinates with Baznas at the provincial and district/city levels, including with the official LAZ. Where is Baznas according to Law no. 23 of 2011, is a zakat institution established by the government, while LAZ is a zakat institution formed by the community (Saidurrahman, 2013). This is important to do to increase the efficiency of zakat distribution.

The synergy of zakat distribution between various zakat amil and zakat amil with the community and government, will strengthen zakat distribution to be more transparent and effective. In addition, the form of ta'awun or help in the management of zakat, both collection and distribution, will be able to explore the potential of zakat to the fullest (Hafidhuddin, 2011). This also encourages the efficiency of zakat distribution that is right on target and increases the productivity of mustahik. Because the efficiency of zakat distribution carried out by amil zakat institutions is a must. Even some zakat institutions such as Baznas and Dompet Dhuafa have been considered to have good credibility in zakat management (Ardiani, 2019). In addition, each zakat institution is also expected to be able to manage zakat transparently. That way, the positive perception of the community towards zakat management will increase (Ahmad & Ma'in, 2014).

Ayyubi and Saputri (2018) reveal the impact of zakat on poverty alleviation in Yogyakarta. The results of this study indicate that recipients of ZIS funds have experienced an increase in welfare by 21 percent. Some of the zakat distribution programs carried out include meeting basic food needs, distributing rice twice a week for the very poor, educational scholarships, medical service support, and other programs (Ayyubi & Saputri, 2018).

In the context of development, zakat has a very important role and function. First, zakat can be used as a buffer for the state budget, thus zakat can be used to overcome the state budget deficit. In addition, zakat also functions as an instrument of safety and social welfare. In addition to the two functions above, zakat can also be used to develop the production sector so that it can encourage economic growth (Retnowati, 2018). Because in addition to zakat as part of Islamic philanthropy, zakat can also be part of government policies to support economic growth.

Globally, it is recognized that zakat has a relationship with economic growth. In addition, zakat is also considered to have an effect on the development of the quality of human resources through various distribution programs. This is realized both in the short term and long term. In fact, as in Malaysia, zakat is one of the supporting factors for fiscal policy to stimulate the development of the quality of human resources (Suprayitno et al., 2017).

In general, it can be seen that zakat is distributed to eight asnaf mustahik which are standard provisions of sharia. However, broadly speaking, the distribution to the eight asnaf is summarized in the distribution to five sectors, including the economy, da'wah, education, health, and social humanity. The five sectors are the main elements in the development of a country. So based on the distribution data, the distribution of zakat has actually contributed to realizing national development that aims to create a prosperous society.

Prospect of Sustainable Growth in Zakat Collection

Referring to the trend of national zakat collection, it is known that the total zakat collected tends to increase every year. Based on data released by Baznas, zakat collected in 2017 reached more than IDR6 trillion. This figure has increased to reach IDR8 trillion in 2018 with a growth rate of 30.42 percent. Even in 2019, zakat collection reached more than IDR10 trillion. Even Baznas predicts that zakat collection in 2020, which is currently in the process of being calculated, will reach IDR12 trillion (Pusat Kajian Strategis Baznas, 2021a).

Table 3. Total of Zakat and DSKL Collection

No	Year	ZIS and DSKL (billion rupiah)	
		Total Zakat	Growth (%)
1	2017	6,224,37	24,06
2	2018	8,117,60	30,42
3	2019	10,227,94	26,00

Source: Indonesia Zakat Outlook 2021

Growth on the side of zakat collection, of course, will have an impact on the wider reach of zakat distribution. Thus, with the expansion of zakat distribution, more and more poor people will be alleviated through the zakat funds. In addition to zakat, the collection of social funds is also obtained from infaq and other religious social funds (DSKL). This makes the potential for improving the welfare of the poor to be greater. Table 4 shows that zakat is an Islamic social finance instrument that is more dominant, when compared to other instruments such as infaq, alms, and other social funds.

Table 4. Total ZIS Collection by Type of Fund

No	Type of Fund	2018		2019	
		Total Funds	%	Total Funds	%
1	Zakal Mal-Income	3.302.249.700.640	40,68	3.951.113.706.297	38,6
	Zakat Mal-Company	492.422.843.634	6,07	306.737.147.482	3
2	Zakat Fitrah	1.112.605.640.958	13,71	1.406.144.490.186	13,7
3	Restricted Infak/Alms	963.154.055.758	11,87	712.309.604.322	7
	Unrestricted Infak/Alms	1.439.878.355.805	17,74	2.582.142.106.259	25,2
4	CSR	114.347.788.466	1,41	96.395.440.616	0,9
5	DSKL	692.939.298.007	8,54	1.173.101.311.393	11,5
	Total	**8.117.597.683.267**	**100**	**10.227.943.806.555**	**100**

Source: Indonesia Zakat Outlook, 2021

As part of the pillars of Islam, zakat will continue to be carried out by every Muslim. The command to pay zakat accompanied by the command to pray is mentioned at least 22 times in the Qur'an. This shows that zakat is an important thing to be implemented in Islam (Al-Faizin et al., 2018).

Saragih in his research related to the factors that influence a person to pay zakat, he concluded that the majority of Muslims understand that zakat is a religious obligation. Where those who fulfill it will be rewarded, while for those who do not fulfill it will be given punishment (Fadhilah & Widiastuti, 2018). On the other hand, the intention to pay zakat is strongly influenced by subjective attitudes and norms (Saragih, 2018). The obligation of zakat has the same level as the obligation of prayer. So, as long as there are Muslims in the world, zakat funds will continue to exist, even continue to increase, along with the increasing awareness of the Muslim community about their obligations.

The collection of zakat that takes place continuously will continue until the end of time. Because every Muslim who is rich, will continue to pay zakat as long as he is still alive. Therefore, it is no exaggeration to say that zakat funds are 'eternal funds'. For this reason, effective and professional zakat management is needed, so that the goals and targets of zakat can be realized properly.

From the data of the world's Muslim population, it is predicted that the number of the world's Muslim community will continue to increase every year. Even the Pew Research Center predicts the number of the world's Muslim community in 2060 will reach more than 1.8 billion people. This number is greater than the world's Muslim population in 2015 which reached 1.1 billion people.

Table 5. 10 Countries with the Largest Muslim Muslim Population in 2060

No.	Country	Muslim Population	% of Country projected to be muslim	% of World's Muslim population
1	India	333,090,000	19.4	11.1
2	Pakistan	283,650,000	96.5	9.5
3	Nigeria	283,160,000	60.5	9.5
4	Indonesia	253,450,000	86.1	8.5
5	Bangladesh	181,800,000	91.9	6.1
6	Egypt	124,380,000	96.6	4.2
7	Iraq	94,000,000	99.3	3.1
8	Turkey	88,410,000	97.9	3.0
9	Iran	82,980,000	99.7	2.8
10	Afghanistan	81,870,000	99.7	2.7
Subtotal		**1,806,790,000**		**60.5**
Subtotal for rest of world		**1,180,600,000**		**39.5**
World Total		**2,987,390,000**		**100.0**

Source: Pew Research Center 2019

If we refer to the increasing number of Muslim population in the world, it can be concluded that the amount of zakat collected will also experience a significant increase. So from the description of the data, it can be seen that zakat is a source of sustainable development funding. With the characteristics of zakat as 'obligatory worship', it is mandatory. Moreover, zakat is an Islamic law which is one of the pillars of Islam. This indicates that zakat will continue to be collected as long as there are still Muslim communities in the world. By reflecting on the projected growth of the Muslim population in the world, the potential for zakat collection will continue to be collected and is projected to experience a positive increasing trend. With these characteristics, zakat funds are a sustainable source of funding, and will continue to be collected. So the 'advantage' of zakat makes it very relevant to be asked as a source of funding for sustainable development.

Relevance of Zakat Targets to SDGs

Globally, the world has launched programs and targets for realizing community welfare through 17 SDGs goals. The seventeen goals are development targets that are formulated in four main pillars, namely the pillars of social development, the pillars of economic development, the pillars of environmental development, and the pillars of legal development and governance. The goals in the SDGs are directed at encouraging the acceleration of development to improve community welfare in a sustainable manner (*Sustainable Development Goals*, 2017).

Table 6. Sustainable Development Goals

No	Goal
1	End poverty in all its forms everywhere
2	End hunger, achieve food security and improved nutrition and promote sustainable agriculture
3	Ensure healthy lives and promote well-being for all at all ages
4	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.
5	Achieve gender equality and empower all women and girls.

6	Ensure availability and sustainable management of water and sanitation for all
7	Ensure access to affordable, reliable, sustainable and modern energy for all
8	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
9	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation
10	Reduce inequality within and among countries
11	Make cities and human settlements inclusive, safe, resilient and sustainable.
12	Ensure sustainable consumption and production patterns
13	Take urgent action to combat climate change and its impacts
14	Conserve and sustainably use the oceans, seas and marine resources for sustainable development.
15	Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and biodiversity loss
16	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.
17	Strengthen the means of implementation and revitalize the global partnership for sustainable development.

Source: www.undp.org

The target for the distribution of zakat, as stated above, is the elaboration of the eight asnaf mustahik, which are revealed to be various zakat distribution programs. If examined more closely, it can be seen that the majority of zakat targets are in line with the SDGs. As well as poverty alleviation, eradicating hunger, improving the quality of education, to the provision of health services, all of which are targets for zakat distribution, which is also the goal proclaimed in the SDGs as shown in Table 6.

Research conducted by Asmalia et al (2018) regarding sector priorities in the SDGs, shows that goals related to social welfare must be prioritized. This finding is in line with the realization of zakat distribution by BAZNAS in 2015, where the largest portion of zakat distribution is for the social and humanitarian sector. This sector was ranked first which reached 41.27 percent of the total zakat funds distributed.

As part of Islamic law, zakat is also intended to achieve maqashid sharia. Therefore, many studies on the alignment between maqashid sharia and the SDGs have been carried out. Because zakat and SDGs have the same goal, namely increasing the level of socio-economic welfare of the community, and a fair distribution (Atah & Mohammed, 2018). However, even so, there are fundamental differences between zakat and the SDGs. Where zakat comes from Islamic teachings fundamentally, while the SDGs have nothing to do with any religion (Noor et al., 2017).

So in this case, zakat has contributed and has an important role to the SDGs (Shaikh & Ismail, 2017). Because economic growth from zakat is not only shown by the amount of income, but is also positively correlated to improving the quality of human life (Triyowati et al., 2018). Zakat aimed at the realization of maqashid sharia, at the same time, has realized the SDGs. So that zakat has contributed to the realization of the SDGs, long before the SDGs were proclaimed by world countries.

In sharia provisions, individual zakat functions as an instrument of cleansing and purifying the soul of those who pay it. So that zakat will be able to erase and eliminate the greed and greed that exist in them (Al-Faizin et al., 2018). With this impact, a Muslim who has paid zakat will have a generous soul, to continue to pay zakat as a form of obedience of a servant to his Lord. This is a form of 'excess' of zakat as a sustainable resource. The tendency of a Muslim to pay zakat will continue to grow through the zakat paid. This is also indicated by the generosity index of the Indonesian people as reflected in the CAF generosity index above.

On the other hand, zakat in the form of wealth, serves as an instrument to develop and increase wealth. This is as emphasized by Allah SWT in the Qur'an. So economically, zakat is an instrument for investment and property development (Al-Faizin et al., 2018). So a person who has paid zakat, will not be deprived of wealth or fall into poverty. But on the contrary, the assets that are in him will actually grow and increase, so that he will continue to pay zakat in a sustainable manner. This is the close correlation between the sustainability of zakat and sustainable development as outlined in the SDGs.

CONCLUSION

As an instrument of Islamic social finance, zakat plays a crucial role in promoting social welfare and inclusive development. This role is reflected in its contribution to poverty alleviation and the promotion of a more equitable income distribution. With the continued growth of the global Muslim population, zakat collection is projected to increase steadily, positioning zakat as a sustainable source of development financing capable of addressing the challenges of the Sustainable Development Goals (SDGs). Accordingly, synergistic zakat management involving both government and society is essential to enhance the role and contribution of zakat in development.

Various zakat distribution programs in the fields of economic empowerment, education, health, and social and humanitarian assistance constitute key mechanisms through which zakat supports the achievement of SDGs targets, including poverty eradication, zero hunger, reduced inequalities, and broader goals oriented toward improving community welfare. From a theoretical perspective, this study contributes to the literature on Islamic social finance by strengthening the conceptual linkage between zakat, maqashid sharia, and the SDGs framework. It reinforces the view that zakat should not be understood merely as a charitable or religious obligation, but as a development-oriented financial instrument with strategic relevance to sustainable development theory. Empirically, this study provides a comprehensive synthesis of existing evidence demonstrating how zakat management and distribution programs contribute to poverty reduction, social welfare enhancement, and inequality mitigation, particularly in the context of developing countries such as Indonesia. The findings highlight the importance of institutionalized and professional zakat governance in maximizing these contributions.

To enhance the impact of zakat, this study recommends that governments establish supportive policies and regulatory frameworks that encourage optimal zakat collection, ideally approaching its estimated potential. Increased zakat collection would expand the scale and reach of distribution programs, thereby amplifying their benefits for broader segments of society. Furthermore, zakat institutions and amil are encouraged to strengthen coordination, transparency, and professionalism to ensure effective and accountable zakat management. Future research is recommended to adopt empirical and quantitative approaches to measure the direct impact of zakat on specific SDGs indicators, such as poverty rates, income inequality, and access to education and health services. In addition, comparative studies across regions or countries would be valuable to identify best practices in zakat governance and to further enhance the role of zakat in supporting sustainable development.

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